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6 UNITED STATES BANKRUPTCY COURT
7 DISTRICT OF ARIZONA

8 In Re:) In Proceedings Under Chapter 13
9)
10 AMY HUNTER STEPHENS,) Case No. 4:10-bk-00627-JMM
11 WARREN EDWARD STEPHENS, JR.)
12)
13 Debtor.) OBJECTION TO PROOF OF
14) CLAIM NO. 12 AND NOTICE
15) THEREON
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Debtor, Amy Hunter Stephens and Warren Edward Stephens, Jr., by and through
counsel undersigned, hereby files this Objection to Proof of Claim No. 12, as follows:

1. On April 26, 2010, Jefferson Capital Systems, LLC filed a Proof of Claim in
the amount of \$597.77.

2. The last payment made on this account was made 6/23/06.

3. The statute of limitations in Arizona for a written contract for debt is six years
(A.R.S. §12-548); for an oral debt, stated or open account the statute of limitations is three
years (A.R.S. §12-543).

4. The claim is untimely as it is barred by the applicable statute of limitations.

Debtors respectfully request that this claim be disallowed as recommended above
unless on or before 14 days from the mailing of this objection the creditor EITHER:

1. Sends, WITH A COPY OF THIS NOTICE, the proper documentation to the
Debtor AND receives a withdrawal of objection; OR

2. Files a written request for a hearing, AND SETS FORTH the specific grounds
for such request, with the Clerk of the Bankruptcy Court, and mails a copy thereof to Debtor's

1 counsel at 2 E. Congress Street, Suite 900, Tucson, AZ 85701.

2 DATED this 13th day of May, 2010.

3 LAW OFFICE OF KATHRYN L. JOHNSON

4 By: /s/ Kathryn L. Johnson

5 Kathryn L. Johnson
6 Attorney for Debtor

7 Copy of the foregoing mailed
8 this 13th day of May, 2010 to:

9 Jefferson Capital Systems, LLC
10 PO Box 7999
11 Saint Cloud, MN 56302-9617

12 Dianne C. Kerns, Trustee
13 7320 N. La Cholla, #154-413
14 Tucson, AZ 85741

15 /s/ Irene L. Lehane
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